UNITED HEALTHCARE 2021

Schedule of Benefit Summary	EPO Select Choice Plus	POS		HDHP w/ HSA	
		In Network	Out of Network	In Network	Out of Network
Annual (CYD) Deductible/Family Maximum	\$0	\$250/\$500	\$500/\$1,000	\$1,400/\$2,800	\$3,300/\$6,600
Out of Pocket Maximum (Single/Family)	\$2,600/\$5,200	\$2,700/\$5,400	\$3,000/\$6,000	\$2,700/\$5,400	\$5,000/\$10,000
Physician Office Visit	\$20 per visit	\$20 per visit	40% after CYD	20% after CYD	40% after CYD
Specialist (Premium Designated) Specialist (Non-Premium Designated)	\$30 \$40	\$30 \$40	40% after CYD	20% after CYD	40% after CYD
Virtual Visits	\$15	\$15	Not Covered	20% after CYD	Not Covered
Preventative Care Services	\$0	\$0	40% after CYD	\$0	40% after CYD
Low End Imaging (X-Rays, Lab work, Mammograms)	\$0	20% after CYD	40% after CYD	20% after CYD	40% after CYD
Advanced Imaging (MRI, CAT, PET, CT)	\$150	20% after CYD	40% after CYD	20% after CYD	40% after CYD
Urgent Care Center Services	\$30	\$30	40% after CYD	20% after CYD	40% after CYD
Hospital - Inpatient (per admission)	\$300	20% after CYD	40% after CYD	20% after CYD	40% after CYD
Hospital - Outpatient (per visit)	\$200	20% after CYD	40% after CYD	20% after CYD	40% after CYD
Hospital - Mental Health/Alcohol & Substance Abuse Outpatient (per visit)	\$20	\$20	40% after CYD	20% after CYD	40% after CYD
Emergency Room	\$200	\$200	\$200	0% after CYD	0% after In Network CYD
Prescription Coverage	\$10 Tier I \$30 Tier II \$50 Tier III Mail Order 2x Retail	\$10 Tier I \$30 Tier II \$50 Tier III Mail Order 2x Retail	\$10 Tier I \$30 Tier II \$50 Tier III Mail Order Not Covered	\$10 Tier I \$30 Tier II \$50 Tier III Mail Order 2x Retail	\$10 Tier I \$30 Tier II \$50 Tier III Mail Order Not Covered

^{**}CHANGES TO PLAN ARE HIGHLIGHTED IN RED**